

United States Bankruptcy Court
District of Arizona

In re:
ANTHONY ARLO COSS
Debtor

Case No. 16-01146-BMW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-4

User: olmansonk
Form ID: 318

Page 1 of 2
Total Noticed: 55

Date Rcvd: May 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2016.

13936692 ALFANSO AND BETTY JEAN CARDENAS, C/O BARRY ROREX, 177 N CHURCH AVE #1100,
TUCSON AZ 85701-1128
13936694 ALLY BANK, C/O ALDRIDGE PITE LLP, N N CENTRAL AVE #1135, PHOENIX AZ 85004
13936703 BANNER/UNIVERSITY MEDICAL CENTER, MAIL STOP 76390490, PO BOX 660827, DALLAS TX 75266-0827
13936705 +CARONDELET ST. JOSEPH'S HOSPITAL, 350 N. WILMOT, TUCSON AZ 85711-2678
13936706 CENLAR FSB, FC-236, 425 PHILLIPS BOULEVARD, TRENTON NJ 08618
13936713 ++CITIBANK, PO BOX 6030, SIOUX FALLS SD 57117-6030
(address filed with court: CITIBANK, N.A., PO BOX 688923, DES MOINES IA 50368-8923)
13936712 +CITIBANK UNVL/CITI, PO BOX 6241, SIOUX FALLS SD 57117-6241
13936714 CITIBANK, N.A., PO BOX 790110, SAINT LOUIS MO 63179-0110
13936715 CITIBANK, N.A., PO BOX 769004, SAN ANTONIO TX 78245-9004
13936716 +CITIBANKNA, 11800 SPECTRUM CENTER DR, RESTON VA 20190-3327
13936719 +CR SERV OF OR, PO BOX 1208, ROSEBURG OR 97470-0306
13936718 +CR SERV OF OR, 400 INTERNATIONALWAY, SPRINGFIELD OR 97477-7002
13936722 +CREDIT CONTROL CORP, 11821 ROCK LANDING DRIVE, NEWPORT NEWS VA 23606-4207
13936721 +CREDIT CONTROL CORP, ATTN: BANKRUPTCY, PO BOX 120568, NEWPORT NEWS VA 23612-0568
13936723 CREDIT CONTROL CORPORATION, PO BOX 120630, NEWPORT NEWS VA 23612-0630
13936724 +EQUIFAX CREDIT INFORMATION SERVICES, INC, P.O. BOX 740241, ATLANTA GA 30374-0241
13936725 +EXPERIAN, PO BOX 4500, ALLEN TX 75013-1311
13936726 GATESTONE & CO INTERNATIONAL, 1000 N WEST ST #1200, WILMINGTON DE 19801-1058
13936728 +GMAC, 100 WITMER ROAD, HORSHAM PA 19044-2251
13936730 +JUSTIN DUTTON, DMD, PC, 15920 S RANCHO SAHUARITA BLVD #100, SAHUARITA AZ 85629-8013
13936732 NATIONSTAR MORTGAGE, PO BOX 619063, DALLAS TX 75261-9063
13936733 NATIONSTAR MORTGAGE LLC, PO BOX 199111, DALLAS TX 75235
13936734 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE LLC, ATTN: BANKRUPTCY, 350 HIGHLAND DR,
LEWISVILLE TX 75067)
13936735 +NATIONSTAR MORTGAGE, BK DEPT, PO BOX 630268, IRVING TX 75063-0268
13942844 +Nationstar Mortgage LLC, Leonard McDonald, Seventh Floor Camelback Esplanade II,
2525 E. Camelback Rd., Phoenix, AZ 85016-4219
13936736 RANCHO SAHUARIA HOA, 15455 S CAMINO LUNA AZUL, SAHUARITA AZ 85629 "
13936738 +RANCHO SAHUARITA VILLAGE PROGRAM ASSN, BROWN OLCOTT: 190 W MAGEE #182, TUCSON AZ 85704-6486
13936737 RANCHO SAHUARITA c/o LEWIS MGMT RESOURCE, PO BOX 64564, PHOENIX AZ 85082-4564
13936739 +ROYAL KIA, 4333 E SPEEDWAY, TUCSON AZ 85712-4697
13936741 SAHUARITA WASETWATER UTILITY, PO BOX 52775, PHOENIX AZ 85072-2775
13936742 +SMART FOR CHARTERS, PO BOX 54228, LOS ANGELES CA 90054-0228
13936743 TRANSUNION LLC, P.O. BOX 2000, CHESTER PA 19022-2000
13936744 +TRUSTEE DAVID W. COWLES, TIFFANY & BOSCO, 2525 E CAMELBACK RD #700, PHOENIX AZ 85016-4229
13936746 TUCSON ELECTRIC POWER: CRD PRT ASSO, ONE GALLERIA TOWER, DALLAS TX 75240
13936747 +UNIVERSITY PHYSICIANS HEALTHCARE (KINO), 2800 E. AJOWAY, TUCSON AZ 85713-6204
13936749 +WALDEN GROVE HIGH SCHOOL, 350 W. SAHUARITA RD., SAHUARITA AZ 85629-9000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
db +E-mail/PDF: anthonyarlocoss@gmail.com Jun 01 2016 00:20:28 ANTHONY ARLO COSS,
431 EAST CAMINO LUNA AZUL, SAHUARITA, AZ 85629-8849
smg EDI: AZDEPREV.COM May 31 2016 23:58:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
13936693 EDI: ALLIANCEONE.COM May 31 2016 23:58:00 ALLIANCE ONE RECEIVABLES MANAGEMENT INC,
PO BOX 3107, SOUTHEASTERN PA 19398-3107
13936697 EDI: AMEREXPR.COM May 31 2016 23:58:00 AMERICAN EXPRESS, PO BOX 0001,
LOS ANGELES CA 90096-8000
13936695 +EDI: AMEREXPR.COM May 31 2016 23:58:00 AMERICAN EXPRESS, PO BOX 297871,
FORT LAUDERDALE FL 33329-7871
13936696 +EDI: BECKLEE.COM May 31 2016 23:58:00 AMERICAN EXPRESS, PO BOX 3001,
16 GENERAL WARREN BLVD, MALVERN PA 19355-1245
13936698 EDI: AZDEPREV.COM May 31 2016 23:58:00 ARIZONA DEPARTMENT OF REVENUE, COLLECTIONS SECTION,
PO BOX 29070, PHOENIX AZ 85038-9070
13936702 EDI: BANKAMER.COM May 31 2016 23:58:00 BANKAMERICA, MC: NC4-105-03-14,
4161 PIEDMONT PKWY, GREENSBORO NC 27420
13936701 +EDI: BANKAMER.COM May 31 2016 23:58:00 BANKAMERICA, 1800 TAPO CANYON RD,
SIMI VALLEY CA 93063-6712
13936704 +E-mail/Text: defaultspecialty.us@bbva.com Jun 01 2016 00:22:16 BBVA COMPASS, PO BOX 10566,
BIRMINGHAM AL 35296-0001
13936707 +EDI: CHASE.COM May 31 2016 23:58:00 CHASE CARD, PO BOX 15298, WILMINGTON DE 19850-5298
13936708 +EDI: CHASE.COM May 31 2016 23:58:00 CHASE CARD SERVICES, PO BOX 15298,
WILMINGTON DE 19850-5298
13936711 +Fax: 602-659-2196 Jun 01 2016 00:56:12 CHEX SYSTEMS, INC., 7805 HUDSON ROAD, SUITE 100,
WOODBURY MN 55125-1703
13936748 EDI: CITICORP.COM May 31 2016 23:58:00 UNVL/CITI, ATTN.: CENTRALIZED BANKRUPTCY,
PO BOX 20507, KANSAS CITY MO 64195
13936717 E-mail/Text: CCCCollectionsGlobalForms@cox.com Jun 01 2016 00:23:20 COX COMMUNICATIONS,
PO BOX 78071, PHOENIX AZ 85062-8071
13936720 +EDI: CREDPROT.COM May 31 2016 23:58:00 CRD PRT ASSO, ATTN: BANKRUPTCY, PO BOX 802068,
DALLAS TX 75380-2068

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13936727 +EDI: GMACFS.COM May 31 2016 23:58:00 GMAC, P O BOX 380901, BLOOMINGTON MN 55438-0901
13936729 EDI: IRS.COM May 31 2016 23:58:00 INTERNAL REVENUE SERVICE -BK OFFICE, PO BOX 7346, PHILADELPHIA PA 19101-7346
13936745 +E-mail/Text: bankruptcy@tucsonelectric.com Jun 01 2016 00:22:40 TUCSON ELECTRIC POWER, P.O. BOX 80077, PRESCOTT AZ 86304-8077

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NATIONSTAR MORTGAGE LLC
13936709* +CHASE CARD SERVICES, PO BOX 15298, WILMINGTON DE 19850-5298
13936710* +CHASE CARD SERVICES, PO BOX 15298, WILMINGTON DE 19850-5298
13936740* +ROYAL KIA, 4333 E SPEEDWAY, TUCSON AZ 85712-4697
13936700 ##+AURORA LOAN SERVICES, ATTN: BANKRUPTCY DEPT., 2617 COLLEGE PARK, SCOTTSBLUFF NE 69361-2294
13936699 ##+AURORA LOAN SERVICES, PO BOX 1706, SCOTTSBLUFF NE 69363-1706
13936731 ##+LEWIS MANAGEMENT RESOURCES, 180 W MAGEE RD #134, TUCSON AZ 85704-6495

TOTALS: 1, * 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2016 at the address(es) listed below:

LEONARD J. McDONALD, JR. on behalf of Creditor NATIONSTAR MORTGAGE LLC ecf@tblaw.com
TRUDY A. NOWAK trustee@tanowak.com;TAN@Trustesolutions.net;dkw@tanowak.com;CTrish@bklaws.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 3

Information to identify the case:Debtor 1 **ANTHONY ARLO COSS**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6229**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of Arizona**Case number: **4:16-bk-01146-BMW****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:ANTHONY ARLO COSS
aka Tony5/31/16**By the court:** Brenda Moody Whinery
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.